Application Number Docket Number (Optional) 09/781,715 P22,425-E USA Applicant(s) . INFORMATION DISCLOSURE CITATION Michael J. Picciallo et al. (Use several sheets if necessary) Group Art Unit Filing Date 3624 2/12/2001 **U.S. PATENT DOCUMENTS** FILING DATE SUBCLASS •EXAMINER CLASS NAME DOCUMENT NUMBER DATE REF IF APPROPRIATE INITIAL 364 401 9-18-1987 Wolfberg et al. 12-1989 4,885,685-A OIPE 1-03-1994 705 35 Musmanno et al. 5,826,243/A -1/0-1998 JUL 0 6 2005 4-4-1997 14 705 飭-1999 Lotvin et al. 5,907,831 8-27-1997 235 379 02-2000 Chastain 6,021,943-A 1-10-1997 705 41 Matsumoto et al. 02-2002 6,345,263 408 12-8-1998 364 6-1993 Lawlor 5,220,501 235 380 9-25-1995 Teicher 4-1998 5,744,787

FOREIGN PATENT DOCUMENTS								
		T		COUNTRY	CLASS	SUBCLASS	Translation	
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS		YES	NO
cake	н	WO 01/50305	07/12/2001		G06F	17/00		
cole		WO 02/08869	1/31/2002		G06F			
CNK		WO 00/28461	5/18/2000		G06F	151/00		
enk	к	WO 00/43852	7/27/2000		G06F			
5,0								

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

STUDENTS MUST HEED THE PERILS OF PLASTIC; [FINAL/ALL Edition] BILL LUBINGER. The Plain Dealer.

Cleveland, Ohio: Jul 15, 1995. pg 3.E

Bank on Youth More children are learning to save money, with financial institutions helping by offering no-fee accounts.;

m Whi

Bank on Youth More children are learning to save money, with financial institutions neighing by offering ind-fee account [Valley Edition]
BARBARA BRONSON GRAY. Los Angeles Times (pre-1997 FullText). Los Angeles, Calif.: Feb 12, 1993, pg.25

EXAMINER CL. U. KA

DATE CONSIDERED

8/30/05

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

018					Docket Number (Optional) P22,425-E USA Application Number 09/781,715				
INFORMATION DISCLOSURE CITATION					Applicant(s) Michael J. Picciallo et al.				
JUN 2 0 2015				Filing Date Group Art Unit					
JUN 2	7 705 6				2/12/2001 3624				
V.Barrey	ر ب	E	·	U.S. PAT	ENT DOCUMENTS				
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE		NAME	CLASS	SUBCLASS	FILING D	
CAK	A	5,465,206	11-1995	Hilt et a	nl.	705	40		
av	В	5,870,723	02-1999	Pare et	al.	705	39		
cus	С	5,953,710	09-1999	Fleming	g, Stephens S.	705	39		
OLK	D	6,032,133	02-2000	Hilt et a	al.	705	40		
•						<u> </u>			
				ļ					
				ļ					
							<u> </u>	<u> </u>	
				FOREIG	N PATENT DOCUMENTS	T			
	REF	DOCUMENT NUMBER	DATE		COUNTRY	CLASS	SUBCLASS	Transl YES	NO
RX	E	EP0725376A2	08-1996	Europe	an Patent	G07F	19/00	ļ	
							Date, Pertinent Po		
	1	Brooker, Dena,"Purcha	sing Cards: The	Next Gen	eration,"Modern Publishin	g, toronto, v	volume 39,issue (6, page 18.	
CRI	-	F							
CON	-	"Visa Wants to Kill Cas (October 11, 1995).	sh, It Hopes 'Sma	ert Cards'	Will Become the Payment	of Choice,"	P.Sinton, San F	rancisco Ch	ronicle
-/0		G (OCCODE 11, 1993).							
				_	DATE CONSIDERED				
EXAMINE		later /h	<u>/</u>		8/30/05				
EXAMINE not conside	R: Init	ial if citation considered, whether	or not citation is in communication to	conforma applicant.	nce with MPEP Section 609; C)raw line thr	ough citation if no	t in conform	ince and
not considered. Include copy of this form with next communication to applicant.									

Form PTO-A820 (also form PTO-1449)

			Docket Number (Optional)	Application Number			
OIPE	PDM	ATION DISCLOSURE CITATION	P22,425-E USA Applicant(s)	09/781,715			
<i> </i>	- 7	Alse several sheets if necessary)	Michael J. Picciallo et al.	1			
JUN 2 0	2005	u C	Filing Date 2/12/2001	Group Art Unit 3624			
EXAMINER	ور ا	OTHER DOCUMENTS (Including Author, To	Title, Date, Pertinent Pages, Etc.)				
Minuson	معتمع	"Brokers Compete With Lenders,"R.Heady,The I					
ax	н						
	 	"Companies Rush to Say 'Buy-Buy' Over net" S.C	Garfinkel, San Jose Mercury News ((October 1, 1996)			
che	1						
chr		"Verifone Wants to Plug Into Cash," M. Landber	g, San Jose Mercury News (October	r 1, 1996)			
	J						
		"Filing Expenses Via American Express," J. Swer	nson, Information Week (July 1, 199)6)			
Wi	K						
ارزوا		"Digital Cash,"M.Gianturco, Forbes (August 14,1	1995)	1			
WN.	L			1			
		"The Check's In the Mail: Banks Plan Electronic	Payment System," T.Hoffman, Com	aputerworld (September 4, 1995)			
CMC CMC CMC	м		•				
	·	"American Express University-About The Cards,"	" (American Express Inc. 1995)				
1 M	N			,			
CIM		"Wells Fargo Student Visa Card" (Wells Fargo.co	om May 12, 1996)				
VV F	o			I			
	ļ	"Payment Card Organization Detail Next Steps O	In Clobal Chin Card Specifications,	" MasterCard International			
(Jul		(April 10, 1996)	Il Giovai Chip Cai o Speciment	Master Card American			
U,	P						
.1,		http://www.itc.icl.ie/products/smartcard/ems/fsuca	ase.htm:"Florida State University";	posted September 1996			
w	Q						
11.7		http://www.fsu.edu/~fstime/FS-Times/Volume 1/1s	ssue 6/compression.html "Compressi	ion-Short Takes on Big Subjects			
DN.	R	(Smart card marches on); posted April/May 1996					
MAN	s	http://www.house.gov/castle/banking/norwood3.htm; "Florida State University Aes FSU Card: AMultipurpose Identification Card"; Bill R. Norwood; posted July 10, 1996					
EXAMINER		Chaus 1/2	DATE CONSIDERED	- -			
		citation considered, whether or not citation is in conformation of this form with next communication to applicant.	nance with MPEP Section 609; Draw line				

P09B/REV04

OIP	E	A.	Docket Number (Optional) P22,425-E USA	Application Number 09/781,715		
INF	ORM	TION DISCLOSURE CITATION ((i) e several sheets if necessary)	Applicant(s) Michael J. Picciallo et al.			
TIN 2	() (tros	,	Filing Date 2/12/2001	Group Art Unit 3624		
-EXAMINER	معنی را	OTUSE POCUMENTS (Including Author Title		3024		
INITIAL	Line	OTHER DOCUMENTS (Including Author, Title http://www.floridaflambeau.com/Intisues/1997/02	le, Date, Pertinent Pages, Etc.)	War Department aims for fairer FSU		
. 4/		Card fees"; riva Saker; posted February 12, 1997	100 17110 year one			
CH CH	Т					
CAV		of technology could find roots in				
44	υ					
		"New Web Site Enables Teens and Kids to Shop and	d Save Online," Business Wire (Jan 2	6, 1999)		
CAL	v	-				
		http://www.RocketCash.com/overview/html, 12/98				
col	w					
		"Chase Manhattan, Citibank, Master Card and Visa	join forces to launch Pilot Program,"	Master Card International		
CAT	x	(May 12, 1996)				
	ļ					
		·				
	-,-					
EXAMINER			DATE CONSIDERED			
	(Chaden/2pm	8/30/05			
			- 1 20/ 07	·		

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

NEOR	THE PART OF THE		126				81,715	
INFORMATION DISCLOSURE CITATION (Use separal sheets if necessary) JUN 2 3 2005				Applicant(s) Michael J. Picciallo et al.				
				Filing Date Group Art Unit 2/12/2001 . 3624			1624	
W. Carrier	u) in S		U.S. PAT	ENT DOCUMENTS				
EXAMINER REF	DOCUMENT NUMBER	DATE		NAME	CLASS	SUBCLASS	FILING D IF APPROP	
OUL A	5,465,206	11-1995	Hilt et a	ıl.	705	40		
GUL B	5,870,723	02-1999	Pare et	al.	705	39		
	5,953,710	09-1999	Fleming	g, Stephens S.	705	39		
- V - 1	6,032,133	02-2000	Hilt et a	al.	705	40		
								·
			FOREIG	N PATENT DOCUMENTS	•			
REP	DOCUMENT NUMBER	DATE		COUNTRY	CLASS	SUBCLASS	Transla YES	NO NO
ON E	EP0725376A2	08-1996	Europe	an Patent	G07F	19/00		
						<u> </u>		
						Date, Pertinent Pa		
Brooker, Dena,"Purchasing Cards: The Next Generation,"Modern Publishing, toronto, volume 39,issue 6, page 18.								
chr	(October 11, 1995).	h, It Hopes 'Sma	art Cards'	Will Become the Payment	of Choice,"I	P.Sinton, San F	rancisco Ch	ronicle
EXAMINER	Chaus				130/05			
EXAMINER: Initia not considered. Inc	I if citation considered, whether of lude copy of this form with next	or not citation is in communication to	conforma applicant.	nce with MPEP Section 609; D	raw line thro	ugh citation if no	t in conforma	nce and

			Docket Number (Optional)	Application Number			
•			P22,425-E USA	09/781,715			
· INF		ATION DISCLOSURE CITATION (Use several sheets if necessary)	Applicant(s) Michael J. Picciallo et al.				
1			Filing Date 2/12/2001	Group Art Unit 3624 ⁻			
•EXAMINER		OTHER DOCUMENTS (Including Author, Tit	tle, Date, Pertinent Pages, Etc.)				
INMAL		"Brokers Compete With Lenders,"R. Heady, The D	enver post, (November 19, 1995)				
end	н			·			
		"Companies Rush to Say 'Buy-Buy' Over net" S.Garfinkel, San Jose Mercury News (October 1, 1996)					
cul	I						
		"Verifone Wants to Plug Into Cash," M. Landberg	g, San Jose Mercury News (October 1	, 1996)			
ALL	J						
		"Filing Expenses Via American Express," J. Swen	son, Information Week (July 1, 1996)				
MA	ĸ						
41/		"Digital Cash,"M.Gianturco, Forbes (August 14,1	995)				
Chr	L		·				
		"The Check's In the Mail: Banks Plan Electronic	Payment System," T.Hoffman, Comp	uterworld (September 4, 1995)			
ef	м	·					
		"American Express University-About The Cards," (American Express Inc. 1995)					
ill	N						
. 1/		"Wells Fargo Student Visa Card" (Wells Fargo.co	m May 12, 1996)				
NG	o						
		"Payment Card Organization Detail Next Steps O (April 10, 1996)	n Global Chip Card Specifications,"	MasterCard International			
one	P						
A1		http://www.itc.icl.ie/products/smartcard/ems/fsucs	ase.htm:"Florida State University";p	osted September 1996			
gur	Q						
		http://www.fsu.edu/~fstime/FS-Times/Volume 1/Is (Smart card marches on); posted April/May 1996	sue 6/compression.html "Compressio	n-Short Takes on Big Subjects			
a v	R		·				
all	s	http://www.house.gov/castle/banking/norwood3.hr AMultipurpose Identification Card"; Bill R. Norv	tm;"Florida State University Aes FSU wood; posted July 10, 1996	J Card:			
EXAMINER	•		DATE CONSIDERED				
(W	ales 1/2	8/30/05				
*EXAMINER: I	Initial if Include	citation considered, whether or not citation is in conform e copy of this form with next communication to applicant.	nance with MPEP Section 609; Draw line	through citation if not in conformance and			

P098/REV04

			Docket Number (Optional)	Application Number
J *		•	P22,425-E USA	09/781,715
. INF		IATION DISCLOSURE CITATION (Use several sheeis if necessary)	Applicant(s) Michael J. Picciallo et al.	
4			Filing Date	Group Art Unit
. રે			2/12/2001	3624
*EXAMINER		OTHER DOCUMENTS (Including Author, Title		
		http://www.floridaflambeau.com/Intisues/1997/02 Card fees"; riva Saker; posted February 12, 1997	21897/news1.this.html:"This year the	War Department aims for fairer FSU
Me	Т			
		http://www.floridaflambeau.com/Int/1997/042597 Tallahassee, FSU"; Rachael Knowles;posted April	7/news2.technology.html;"The future	of technology could find roots in
ckle	U	Taliahassee, FSU"; Rachael Knowles; posted April	25, 1997	
	<u> </u>			25 (200)
		"New Web Site Enables Teens and Kids to Shop an	ad Save Online," Business Wire (Jan)	26, 1999)
all	. v			
	\vdash	http://www.RocketCash.com/overview/html, 12/98	,	
. 11/	1			
Chr	W		•	1
	┼	"Chase Manhattan, Citibank, Master Card and Visa	a join forces to launch Pilot Program,	" Master Card International
. 1		(May 12, 1996)	, juin 14.440 10 man	
ryll	x			
				
				, , , , , , , , , , , , , , , , , , ,
	 			
			•	
	+			
			·	
<u> </u>	-			
	 			
		•		
		1		
	<u> </u>			
			·	
		·		
EXAMINER	-	. 10	DATE CONSIDERED	
·-),	ales II	8/30/05	
	<u> </u>	~		
EXAMINER: '	initial if	if citation considered, whether or not citation is in conforma	ance with MPEP Section 609; Draw line t	hrough citation if not in conformance and

P098/REV04

not considered. Include copy of this form with next communication to applicant.